

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Cherry Hill, NJ 08034  
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Counsel for Debtors

In Re:

Michael and Sandra Waite

Case No.: 19-16775

Judge: CMG

Chapter: 13

### CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (**choose one**):

1. ☒ Motion for Relief from the Automatic Stay filed by US Bank NA,  
creditor,

A hearing has been scheduled for March 3, 2021, at 9am.

☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.

☐ Certification of Default filed by \_\_\_\_\_,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (**choose one**):

☒ Payments have been made in the amount of \$ 3626.19, but have not  
been accounted for. Documentation in support is attached.

☒ Payments have not been made for the following reasons and debtor proposes

repayment as follows (**explain your answer**):

We thought we were current. We proposed repayments of delinquency over 6 months.

☐ Other (**explain your answer**):

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 2/8/2021

/s/ Michael Waite  
Debtor's Signature

Date: 2/8/2021

/s/ Sandra Waite  
Debtor's Signature

**NOTES:**

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.

PNC Bank  
Lumberton 6000342  
778 Bayrestown Road  
Lumberton, NJ 08048

*Christy Hall*  
Branch Banker

Account Number: 8067662064



Post Date	Effective Date	Amount	Balance	DCN	Stm	Type	Description
01/19/2021	01/19/2021	\$1,821.19	\$528.45	D	Y	ACH	0016641029 SPS SELECT PORTFOLIO 00021015005855045
12/16/2020	12/16/2020	\$1,805.00	\$984.02	D	Y	ACH	0016641029 SPS SELECT PORTFOLIO 00020350012697245
11/12/2020	11/12/2020	\$1,805.96	\$351.01	D	Y	ACH	0016641029 SPS SELECT PORTFOLIO 00020317002313735
10/16/2020	10/16/2020	\$1,805.96	\$353.01	D	Y	ACH	0016641029 SPS SELECT PORTFOLIO 00020289003780351
09/16/2020	09/16/2020	\$1,805.96	\$261.82	D	Y	ACH	0016641029 SPS SELECT PORTFOLIO 00020259009195425

US Bank NA MFR

19-16775 CMF

MICHAEL & SANDRA WAITE

3/3 @ 9AM